



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [PINNACLE FINANCIAL PARTNERS, INC.](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [36,523,936](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	35,136,464	31,575,260	32,280,008	26,419,159	23,608,500
Net income (\$000)	393,795	201,445	312,321	400,881	359,440
Number of BHCs in peer group	132	130	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	2.69	2.65	50	2.59	2.80	31	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48
+ Non-interest income	1.12	1.09	57	0.95	1.21	41	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31
- Overhead expense	1.86	2.21	26	1.72	2.59	13	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13
- Provision for credit losses	0.05	-0.12	87	0.78	0.66	68	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60
+ Securities gains (losses)	0	0.01	56	0	0.03	48	0	0.02	48	-0.02	0.01	5	-0.01	0	18
+ Other tax equivalent adjustments	0	0	10	0	0	7	0	0	0	0.05	0	94	0	0	8
= Pretax net operating income (tax equivalent)	1.89	1.76	65	1.05	0.91	57	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83
Net operating income	1.49	1.34	69	0.85	0.70	58	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79
Net income	1.49	1.34	69	0.85	0.71	58	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.21	3.12	53	3.56	3.64	43	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70
Interest expense	0.32	0.26	69	0.75	0.58	74	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68
Net interest income (tax equivalent)	2.89	2.85	48	2.82	3.05	32	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.18	0.12	69	0.18	0.28	48	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40
Earnings coverage of net loan and lease losses (X)	16.31	26.30	48	14.75	20.97	56	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.32	36	1.28	1.58	32	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15
Allowance for loan and lease losses / Total loans and leases	1.16	1.30	38	1.28	1.55	33	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.23	0.58	13	0.38	0.71	21	0.37	0.71	19	0.46	0.57	40	0.58	0.61	49
30–89 days past due loans and leases / Total loans and leases	0.09	0.29	15	0.10	0.37	16	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40
Liquidity and Funding															
Net noncore funding dependence	-3.42	-3.31	50	10.20	6.19	66	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41
Net short-term noncore funding dependence	-7.72	-9.17	45	3.51	-2.71	71	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43
Net loans and leases / Total assets	62.68	58.81	63	65.88	63	49	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Capitalization															
Tier 1 leverage ratio	9.31	9.07	62	8.49	9.05	35	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22
Holding company equity capital / Total assets	14.21	10.79	91	14.15	11.12	87	14.04	11.16	86	15.67	12.43	86	15.84	12.22	87
Total equity capital (including minority interest) / Total assets	14.22	10.91	90	14.15	11.24	87	14.04	11.29	86	15.67	12.57	85	15.84	12.27	86
Common equity tier 1 capital / Total risk-weighted assets	10.52	12.64	19	9.87	12.26	13	10.03	12.38	16	9.70	12.17	12	9.58	12.12	7
Net loans and leases / Equity capital (X)	4.41	5.47	27	4.65	5.73	26	4.54	5.58	27	4.54	5.21	34	4.46	5.29	28
Cash dividends / Net income	13.47	27.22	25	20.30	49.74	18	18.25	42.30	17	12.43	33.12	15	12.65	27.31	18
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	7.98	9.51	48	22.79	16.67	74	25.63	16.68	78	11.08	9.26	70	12.72	7	83
Equity capital	8.45	7.52	70	11.47	6.54	77	12.60	6.99	79	9.83	10.49	64	6.96	7.89	63
Net loans and leases	2.74	-0.66	69	15.18	12.75	66	12.46	9.07	70	11.99	9.10	70	12.61	7.89	79
Noncore funding	-45.86	-21.64	16	15.12	-6.57	80	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0.50	1.14	78
Long-term debt / Equity capital	8.03	10.65	52	8.68	13.73	51	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45
Equity investment in subsidiaries / Equity capital	103.91	103.15	57	103.61	103.27	58	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67
Cash from ops + noncash items + op expense / Op expense + dividends	111.79	155.61	37	117.69	142.45	42	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	689,628	683,528	914,830	954,008	850,321	0.89	184.50
Income from lease financing receivables.....	6,359	5,240	7,182	4,340	3,233	21.35	5733.94
Fully taxable income on loans and leases.....	693,732	686,605	919,170	956,110	851,274	1.04	187.18
Tax-exempt income on loans and leases.....	2,255	2,163	2,842	2,238	2,280	4.25	140.41
Estimated tax benefit on income on loans and leases.....	764	575	910	1	606	32.87	46.04
Income on loans and leases (tax equivalent).....	696,751	689,343	922,922	958,349	854,160	1.07	186.70
Investment interest income (tax equivalent).....	85,564	83,096	110,024	97,800	93,572	2.97	306.85
Interest on balances due from depository institutions.....	2,450	3,130	4,038	9,346	6,979	-21.73	194.47
Interest income on other earning assets.....	2,564	2,128	2,730	5,415	5,079	20.49	111.20
Total interest income (tax equivalent).....	787,329	777,697	1,039,714	1,070,910	959,790	1.24	195.87
Interest on time deposits of \$250K or more	4,253	12,846	15,387	17,944	9,049	-66.89	
Interest on time deposits < \$250K.....	14,085	45,811	55,254	72,658	39,795	-69.25	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	25,130	54,169	64,906	141,038	102,198	-53.61	96.40
Interest on other borrowings and trading liabilities.....	16,622	31,083	38,419	51,386	41,731	-46.52	185.75
Interest on subordinated debt and mandatory convertible securities	18,293	19,283	25,288	18,767	17,601	-5.13	345.74
Total interest expense.....	78,383	163,192	199,254	301,793	210,374	-51.97	195.38
Net interest income (tax equivalent).....	708,946	614,505	840,460	769,117	749,416	15.37	195.93
Non-interest income.....	294,090	224,713	306,500	259,014	198,410	30.87	230.73
Adjusted operating income (tax equivalent)	1,003,036	839,218	1,146,960	1,028,131	947,826	19.52	205.35
Overhead expense.....	490,664	406,642	568,935	498,109	450,687	20.66	183.39
Provision for credit losses.....	13,451	184,554	191,734	27,283	34,377		-11.98
Securities gains (losses)	366	986	986	-5,941	-2,254	-62.88	
Other tax equivalent adjustments	-9	-8	-18	13,443	-16		
Pretax net operating income (tax equivalent).....	498,848	249,531	387,760	511,010	459,939	99.91	256.16
Applicable income taxes	91,716	35,969	59,037	96,656	90,508	154.99	99.77
Tax equivalent adjustments	13,329	12,109	16,386	13,457	9,975	10.08	342.24
Applicable income taxes (tax equivalent).....	105,045	48,078	75,423	110,113	100,483	118.49	114.71
Minority interest	8	8	16	16	16	0.00	0.00
Net income before discontinued operations, net of minority interest	393,795	201,445	312,321	400,881	359,440	95.49	332.13
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	393,795	201,445	312,321	400,881	359,440	95.49	332.13
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	393,803	201,453	312,337	400,897	359,456	95.48	332.10
Investment securities income (tax equivalent).....	85,564	83,096	110,024	97,800	93,572	2.97	306.85
US Treasury and agency securities (excluding mortgage-backed securities)	3,040	1,926	2,321	2,820	3,478	57.84	109.37
Mortgage-backed securities	24,850	26,187	34,176	34,639	32,538	-5.11	129.65
All other securities	57,674	54,983	73,527	60,341	57,556	4.89	558.54
Cash dividends declared	53,027	40,903	56,985	49,828	45,454	29.64	191.09
Common	53,027	40,903	56,985	49,828	45,454	29.64	191.09
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.99	2.90	56	3.28	3.35	46	3.22	3.27	45	4.05	4	56	4.07	3.87	67
Less: Interest expense	0.30	0.24	69	0.69	0.54	74	0.62	0.48	75	1.14	0.98	70	0.89	0.79	67
Equals: Net interest income (tax equivalent)	2.69	2.65	50	2.59	2.80	31	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48
Plus: Non-interest income	1.12	1.09	57	0.95	1.21	41	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31
Equals: adjusted operating income (tax equivalent)	3.81	3.80	59	3.54	4.06	24	3.55	4.04	27	3.89	4.41	26	4.01	4.46	27
Less: Overhead expense	1.86	2.21	26	1.72	2.59	13	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13
Less: Provision for credit losses	0.05	-0.12	87	0.78	0.66	68	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	56	0	0.03	48	0	0.02	48	-0.02	0.01	5	-0.01	0	17
Plus: other tax equivalent adjustments	0	0	10	0	0	7	0	0	6	0.05	0	94	0	0	8
Equals: Pretax net operating income (tax equivalent)	1.89	1.76	65	1.05	0.91	57	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83
Less: Applicable income taxes (tax equivalent)	0.40	0.41	53	0.20	0.21	46	0.23	0.23	50	0.42	0.36	68	0.43	0.33	79
Less: Minority interest	0	0	79	0	0	80	0	0	79	0	0	73	0	0	73
Equals: Net operating income	1.49	1.34	69	0.85	0.70	58	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.49	1.34	69	0.85	0.71	58	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79
Memo: Net income (last four quarters)	1.44	1.30	69	0.97	0.81	64	0.97	0.82	63	1.52	1.19	83	1.52	1.24	79
Net income—BHC and noncontrolling (minority) interest	1.49	1.35	69	0.85	0.72	57	0.97	0.83	63	1.52	1.20	84	1.52	1.25	79
Margin Analysis															
Average earning assets / Average assets	93.01	93.09	50	92.18	92.11	50	92.38	92.32	51	90.31	91.05	38	89.73	91.48	27
Average interest-bearing funds / Average assets	61.40	61.98	54	64.09	64.67	47	63.91	64.06	50	66.42	65.57	53	65.30	65.56	48
Interest income (tax equivalent) / Average earning assets	3.21	3.12	53	3.56	3.64	43	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70
Interest expense / Average earning assets	0.32	0.26	69	0.75	0.58	74	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68
Net interest income (tax equivalent) / Average earning assets	2.89	2.85	48	2.82	3.05	32	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52
Yield or Cost															
Total loans and leases (tax equivalent)	4.04	4.07	53	4.26	4.35	51	4.23	4.27	51	5.09	5.09	55	5.06	4.95	67
Interest-bearing bank balances	0.10	0.13	14	0.26	0.36	32	0.20	0.27	31	2	2.04	42	1.69	1.64	52
Federal funds sold and reverse repos	0.33	0.25	73	0.17	0.75	22	0.13	0.68	20	1.69	2.44	26	1.82	2.17	28
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21		1.11	
Total earning assets	3.16	3.09	50	3.51	3.61	41	3.43	3.51	38	4.49	4.36	60	4.48	4.20	69
Investment securities (tax equivalent)	2.29	1.77	84	2.70	2.36	79	2.61	2.25	79	2.83	2.76	59	3.04	2.68	78
US Treasury and agency securities (excluding mortgage-backed securities)	0.90	1.23	29	1.63	1.85	43	1.48	1.75	36	2.19	2.32	47	2.77	2.05	88
Mortgage-backed securities	1.85	1.55	80	2.16	2.17	44	2.11	2.05	53	2.55	2.61	44	2.43	2.50	47
All other securities	2.65	2.85	46	2.95	3.28	39	2.88	3.24	39	3.03	4.06	18	3.39	4.20	36
Interest-bearing deposits	0.29	0.22	70	0.84	0.60	75	0.74	0.53	75	1.57	1.10	81	1.15	0.81	80
Time deposits of \$250K or more	0.83	0.70	66	2.05	1.53	87	1.89	1.42	85	2.31	1.96	80	1.56	1.44	62
Time deposits < \$250K	0.85	0.67	70	1.84	1.47	82	1.72	1.36	80	2.31	1.82	81	1.58	1.29	68
Other domestic deposits	0.20	0.16	72	0.54	0.41	76	0.46	0.36	75	1.29	0.93	81	1.01	0.67	80
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.15	0.18	63	0.24	0.71	14	0.23	0.62	14	0.50	1.86	16	0.47	1.51	18
Other borrowed funds and trading liabilities	1.88	1.29	74	1.75	1.54	61	1.77	1.50	64	2.05	2.38	29	2.07	2.28	42
All interest-bearing funds	0.48	0.38	70	1.08	0.82	77	0.97	0.74	76	1.72	1.49	69	1.36	1.19	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	294,090	224,713	306,500	259,014	198,410
Fiduciary activities income	14,798	12,114	16,496	14,184	13,143
Service charges on deposit accounts - domestic	21,594	19,303	25,844	28,754	24,906
Trading revenue.....	628	-1,272	-1,109	-80	0
Investment banking fees and commissions.....	26,836	21,944	29,536	24,188	21,282
Insurance activities revenue.....	8,188	7,755	10,055	9,344	9,332
Venture capital revenue.....	19,000	4	1,068	2,786	3,287
Net servicing fees	5,295	4,010	5,452	4,216	2,998
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	41,804	46,681	60,657	23,787	22,635
Other non-interest income.....	155,947	114,174	158,501	151,835	100,827
Total overhead expenses	490,664	406,642	568,935	498,109	450,687
Personnel expense.....	325,717	244,337	334,292	313,359	271,673
Net occupancy expense.....	40,387	38,629	52,021	48,374	46,796
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	6,461	7,416	9,793	9,908	10,549
Other operating expenses.....	118,099	116,260	172,829	126,468	121,669
Fee income on mutual funds and annuities.....	5,599	4,633	6,271	6,193	7,013
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,770	2,597	2,634	2,440	2,297
Average personnel expense per employee.....	117.59	94.08	126.91	128.43	118.27
Average assets per employee.....	12,684.64	12,158.36	12,255.13	10,827.52	10,277.97

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.90	2.14	51	2.06	2.09	57	2.05	2.02	57	2.39	2.72	49	3.53	3.08
Overhead expenses / Net Interest Income + non-interest income	49.58	58.85	16	49.16	62.06	12	50.32	62.28	13	48.45	61.29	10	48.06	60.88
Percent of Average Assets														
Total overhead expense	1.86	2.21	26	1.72	2.59	13	1.76	2.57	16	1.89	2.69	16	1.91	2.71
Personnel expense.....	1.24	1.23	52	1.03	1.30	24	1.04	1.30	25	1.19	1.41	29	1.15	1.44
Net occupancy expense.....	0.15	0.24	16	0.16	0.26	12	0.16	0.26	13	0.18	0.28	17	0.20	0.28
Other operating expenses.....	0.47	0.72	10	0.52	0.95	12	0.57	0.94	16	0.52	0.97	6	0.56	0.97
Overhead less non-interest income	0.75	1.08	19	0.77	1.27	15	0.81	1.25	17	0.91	1.32	23	1.07	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	48.92	58.34	15	48.45	61.60	11	49.60	61.82	11	48.45	60.64	11	47.55	60.37
Personnel expense.....	32.47	32.89	41	29.11	32.31	27	29.15	32.36	26	30.48	32.39	36	28.66	32.51
Net occupancy expense.....	4.03	6.26	16	4.60	6.55	18	4.54	6.58	17	4.71	6.52	16	4.94	6.48
Other operating expenses.....	12.42	18.68	6	14.74	22.16	14	15.92	22.28	19	13.26	21.20	5	13.95	20.90
Total non-interest income	29.32	28.20	57	26.78	28.52	54	26.72	28.83	50	25.19	29.23	51	20.93	28.50
Fiduciary activities income	1.48	2.27	46	1.44	2.06	47	1.44	2.09	47	1.38	1.97	48	1.39	2.14
Service charges on domestic deposit accounts	2.15	3.25	32	2.30	3.23	31	2.25	3.27	31	2.80	3.88	36	2.63	4.15
Trading revenue.....	0.06	0.68	53	-0.15	1.37	6	-0.10	1.28	5	-0.01	1.18	4	0	0.85
Investment banking fees and commissions.....	2.68	2.46	68	2.61	2.59	68	2.58	2.46	68	2.35	3.54	64	2.25	3.42
Insurance activities revenue.....	0.82	0.38	80	0.92	0.41	81	0.88	0.41	80	0.91	0.47	80	0.98	0.47
Venture capital revenue.....	1.89	0.03	95	0	0	87	0.09	0.01	91	0.27	0.02	92	0.35	0.02
Net servicing fees	0.53	0.56	64	0.48	-0.04	80	0.48	0.01	80	0.41	0.28	74	0.32	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.17	3.64	64	5.56	3.74	71	5.29	3.92	69	2.31	1.86	68	2.39	1.61
Other non-interest income.....	15.55	9.39	83	13.60	9.49	79	13.82	9.65	79	14.77	10.04	77	10.64	9.86
Overhead less non-interest income	19.60	29.67	20	21.68	31.97	19	22.88	31.93	25	23.26	31.06	25	26.62	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.39	21.49	17	14.41	18.64	20	15.23	18.63	25	18.91	20.56	34	19.68	19.04
Applicable income tax + TE / Pretax net operating income + TE	21.06	23.11	19	19.27	22.16	23	19.45	21.18	28	21.55	23.23	34	21.85	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	14,896,293	13,807,498	14,099,632	13,280,719	12,128,962	7.89	188.28	
Commercial and industrial loans	6,838,518	8,028,978	7,111,897	5,984,949	5,216,866	-14.83	137.31	
Loans to individuals	472,416	360,624	399,552	306,994	278,700	31.00	95.26	
Loans to depository institutions and acceptances of other banks	0	4,800	0	4,801	4,801	-100.00		
Agricultural loans	1,261	407	3,569	253	264	209.83	137.48	
Other loans and leases	954,367	370,140	928,872	309,565	128,105	157.84	4436.83	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	23,162,855	22,572,447	22,543,522	19,887,281	17,757,698	2.62	178.65	
Less: Allowance for loan and lease losses	268,635	288,645	285,050	94,777	83,575	-6.93	345.87	
Net loans and leases	22,894,220	22,283,802	22,258,472	19,792,504	17,674,123	2.74	177.43	
Debt securities that reprice or mature in over 1 year	5,271,683	4,162,963	4,275,455	3,381,375	2,415,300	26.63	404.05	
Mutual funds and equity securities	25,206	25,666	25,636	25,135	24,369	-1.79		
Subtotal	28,191,109	26,472,431	26,559,563	23,199,014	20,113,792	6.49	203.19	
Interest-bearing bank balances	3,310,540	2,852,407	3,746,012	347,829	516,920	16.06	1903.19	
Federal funds sold and reverse repos	500,000	11,687	12,141	20,977	1,849	4178.26	4918.07	
Debt securities that reprice or mature within 1 year	352,368	340,300	339,776	347,616	862,668	3.55	72.31	
Trading assets	56,797	115,078	101,602	43,136	0	-50.64		
Total earning assets	32,410,814	29,791,903	30,759,094	23,958,572	21,495,229	8.79	234.90	
Non-interest-bearing cash and due from depository institutions	155,965	179,231	203,296	157,901	202,924	-12.98	90.78	
Premises, fixed assets, and leases	373,081	364,233	373,669	349,202	265,560	2.43	339.35	
Other real estate owned	6,380	15,133	8,542	29,487	15,165	-57.84	14.15	
Investment in unconsolidated subsidiaries	451,122	353,424	379,231	329,134	274,606	27.64	115.09	
Intangible and other assets	3,126,735	3,121,198	3,209,219	2,981,202	2,777,560	0.18	240.41	
Total assets	36,523,936	33,824,931	34,932,860	27,805,498	25,031,044	7.98	232.69	
Quarterly average assets	35,816,667	33,796,971	34,394,251	27,552,013	24,721,519	5.98	229.71	
Average loans and leases (YTD)	23,004,908	21,586,549	21,821,083	18,841,525	16,894,155	6.57	214.09	
Memoranda								
Loans held-for-sale	104,394	95,038	119,021	99,405	50,149	9.84	45.97	
Loans not held-for-sale	23,058,461	22,477,409	22,424,501	19,787,876	17,707,549	2.59	179.80	
Real estate loans secured by 1–4 family	3,562,511	3,083,438	3,145,528	3,107,433	2,854,174	15.54	190.73	
Commercial real estate loans	11,313,816	10,703,919	10,932,677	10,150,523	9,252,687	5.70	188.22	
Construction and land development	3,096,961	2,728,439	2,901,746	2,430,483	2,072,455	13.51	232.92	
Multifamily	664,599	578,948	663,664	631,616	671,156	14.79	119.60	
Nonfarm nonresidential	7,552,256	7,396,532	7,367,267	7,088,424	6,509,076	2.11	180.49	
Real estate loans secured by farmland	19,966	20,141	21,427	22,763	22,101	-0.87	20.39	
Total investment securities	5,649,257	4,528,929	4,640,867	3,754,126	3,302,337	24.74	351.81	
U.S. Treasury securities	144,157	84,464	82,210	72,867	30,300	70.67		
US agency securities (excluding mortgage-backed securities)	422,056	76,860	76,403	79,692	70,159	449.12	1558.76	
Municipal securities	2,749,046	2,367,562	2,471,913	1,903,449	1,423,936	16.11	1058.50	
Mortgage-backed securities	1,967,980	1,701,212	1,689,191	1,463,907	1,310,943	15.68	119.46	
Asset-backed securities	220,197	168,839	177,935	152,972	375,583	30.42	163.27	
Other debt securities	120,615	104,326	117,579	56,104	67,047	15.61	1567.33	
Mutual funds and equity securities	25,206	25,666	25,636	25,135	24,369	-1.79		
Available-for-sale securities	4,634,653	3,463,422	3,586,681	3,539,995	3,083,686	33.82	278.72	
U.S. Treasury securities	144,157	84,464	82,210	72,867	30,300	70.67		
US agency securities (excluding mortgage-backed securities)	422,056	76,860	76,403	79,692	70,159	449.12	1558.76	
Municipal securities	1,759,648	1,327,721	1,443,363	1,714,453	1,229,654	32.53	735.19	
Mortgage-backed securities	1,967,980	1,701,212	1,689,191	1,463,907	1,310,943	15.68	119.46	
Asset-backed securities	220,197	168,839	177,935	152,972	375,583	30.42	163.27	
Other debt securities	120,615	104,326	117,579	56,104	67,047	15.61	1567.33	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	25,009	21,006	37,981	12,221	-1,151	19.06	5854.52	
Available-for-sale securities appreciation (depreciation)	55,512	68,749	99,385	89,139	-47,541	-19.25	204.74	
Structured notes, fair value	80,207	16,589	68,976	16,696	16,455	383.50	37733.49	
Pledged securities	814,439	1,494,251	1,549,272	1,062,751	1,157,500	-45.50	-6.48	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	9,812,024	7,042,304	7,392,249	4,795,476	4,309,067	39.33	314.14
NOW, ATS and transaction accounts	5,767,286	4,995,769	5,689,095	3,630,168	3,464,001	15.44	266.09
Time deposits less brokered deposits < \$250K	254,777	-503,452	-636,536	1,378,494	1,102,059		
MMDA and other savings accounts	11,380,085	10,513,645	11,099,523	7,813,939	7,607,796	8.24	196.76
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	27,214,172	22,048,266	23,544,331	17,618,077	16,482,923	23.43	240.87
Time deposits of \$250K or more	630,916	784,090	721,995	849,591	686,757	-19.54	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	148,240	127,059	128,164	126,354	104,741	16.67	75.81
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	276	200,257	200,262	633,472	481,226	-99.86	-99.93
Other borrowings w/remaining maturity over 1 year	891,023	1,090,544	890,665	1,515,488	965,833	-18.30	6161.58
Brokered deposits < \$250K	1,526,872	3,703,234	3,439,173	1,713,360	1,679,427	-58.77	
Noncore funding	3,197,327	5,905,184	5,380,259	4,838,265	3,917,984	-45.86	170.26
Trading liabilities	57,487	116,558	102,919	43,344	0	-50.68	
Subordinated notes and debentures + trust preferred securities	542,711	670,273	670,576	749,118	465,168	-19.03	133.31
Other liabilities	320,318	297,219	330,041	200,823	198,906	7.77	210.04
Total liabilities	31,332,015	29,037,500	30,028,126	23,449,627	21,064,981	7.90	229.72
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	217,126	217,126	0	0	0.00	
Common stock	76,115	75,835	75,850	76,564	77,889	0.37	64.89
Common surplus	3,038,800	3,023,430	3,028,063	3,064,467	3,127,720	0.51	182.91
Retained earnings	1,748,491	1,312,929	1,407,723	1,184,183	833,130	33.17	397.46
Accumulated other comprehensive income	111,266	157,988	175,849	30,534	-52,105	-29.57	2762.52
Other equity capital components	0	0	0	0	-20,694		
Total holding company equity capital	5,191,798	4,787,308	4,904,611	4,355,748	3,965,940	8.45	251.83
Noncontrolling (minority) interest in subsidiaries	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest	5,191,921	4,787,431	4,904,734	4,355,871	3,966,063	8.45	251.81
Total liabilities and capital	36,523,936	33,824,931	34,932,860	27,805,498	25,031,044	7.98	232.69
Memoranda							
Non-interest-bearing deposits	9,812,024	7,042,304	7,392,249	4,795,476	4,309,067	39.33	314.14
Interest-bearing deposits	19,559,936	19,493,286	20,313,250	15,385,552	14,540,040	0.34	210.43
Total deposits	29,371,960	26,535,590	27,705,499	20,181,028	18,849,107	10.69	238.77
Long-term debt that reprices within 1 year	1,008,480	1,142,724	1,062,913	780,000	481,226	-11.75	173.96
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,904,611	4,355,748	4,355,748	3,965,940	3,707,952		
Accounting restatements	0	-31,795	-31,795	0	0		
Net income	393,795	201,445	312,321	400,881	359,440		
Net sale of new perpetual preferred stock	0	217,126	217,126	0	0		
Net sale of new common stock	11,002	-41,766	-37,118	-43,885	12,566		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	20,695		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	53,027	40,903	56,985	49,828	45,454		
Change in other comprehensive income	-64,583	127,453	145,314	82,640	-47,869		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,191,798	4,787,308	4,904,611	4,355,748	3,965,940		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.79	36.06	58	40.82	36.66	54	40.36	36.22	53	47.76	37.78	65	48.46	37.19	67
Commercial and industrial loans	18.72	11.11	84	23.74	14.40	90	20.36	13.52	81	21.52	12.02	85	20.84	12.85	81
Loans to individuals	1.29	3.60	49	1.07	3.57	42	1.14	3.40	45	1.10	4.20	37	1.11	4.31	36
Loans to depository institutions and acceptances of other banks	0	0.02	32	0.01	0.03	79	0	0.03	31	0.02	0.04	74	0.02	0.05	73
Agricultural loans.....	0	0.21	29	0	0.20	27	0.01	0.19	32	0	0.24	27	0	0.30	26
Other loans and leases.....	2.61	4.26	44	1.09	4.66	19	2.66	4.63	41	1.11	5.01	15	0.51	5	6
Net loans and leases.....	62.68	58.81	63	65.88	63	49	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Debt securities over 1 year.....	14.43	18.32	36	12.31	14.80	36	12.24	15.55	33	12.16	14.60	34	9.65	14.63	25
Mutual funds and equity securities	0.07	0.05	69	0.08	0.06	71	0.07	0.05	73	0.09	0.06	71	0.10	0.06	74
Subtotal	77.19	78.17	39	78.26	79.07	30	76.03	78.16	27	83.43	79.65	47	80.36	79.97	29
Interest-bearing bank balances	9.06	9.37	52	8.43	6.40	71	10.72	7.51	75	1.25	3.06	31	2.07	3.04	49
Federal funds sold and reverse repos	1.37	0.53	85	0.03	0.80	69	0.03	0.82	68	0.08	1.57	65	0.01	1.66	57
Debt securities 1 year or less	0.96	1.51	47	1.01	1.85	41	0.97	1.68	41	1.25	1.91	50	3.45	1.96	78
Trading assets	0.16	0.58	54	0.34	1.04	50	0.29	1.01	48	0.16	1.19	47	0	1.33	15
Total earning assets.....	88.74	91.57	15	88.08	90.87	16	88.05	91.05	13	86.16	89.53	14	85.87	89.74	12
Non-interest cash and due from depository institutions.....	0.43	0.99	9	0.53	1.03	11	0.58	1.07	13	0.57	1.14	15	0.81	1.21	23
Other real estate owned.....	0.02	0.01	68	0.04	0.03	76	0.02	0.02	68	0.11	0.03	92	0.06	0.04	71
All other assets.....	10.83	7.39	88	11.39	8.03	87	11.37	7.82	89	13.27	9.27	88	13.32	8.98	89
Memoranda															
Short-term investments	11.40	12.31	55	9.47	10.21	56	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58
U.S. Treasury securities.....	0.39	1.18	56	0.25	0.91	58	0.24	0.84	60	0.26	1.03	56	0.12	1.04	46
US agency securities (excluding mortgage-backed securities)	1.16	0.75	73	0.23	0.59	45	0.22	0.63	45	0.29	0.54	50	0.28	0.69	54
Municipal securities	7.53	1.70	93	7	1.60	94	7.08	1.69	93	6.85	1.34	95	5.69	1.62	91
Mortgage-backed securities	5.39	13.46	18	5.03	11.20	16	4.84	11.75	15	5.26	11.44	16	5.24	11.13	17
Asset-backed securities	0.60	0.47	71	0.50	0.31	76	0.51	0.32	76	0.55	0.28	76	1.50	0.33	89
Other debt securities	0.33	0.51	55	0.31	0.40	60	0.34	0.42	59	0.20	0.39	57	0.27	0.41	63
Loans held-for-sale.....	0.29	0.50	55	0.28	0.52	47	0.34	0.52	49	0.36	0.39	61	0.20	0.30	54
Loans held for investment	63.13	58.34	65	66.45	63.22	50	64.19	61.72	48	71.17	63.50	65	70.74	63.93	59
Real estate loans secured by 1–4 family	9.75	11.57	40	9.12	12.28	36	9	11.91	36	11.18	13.29	38	11.40	13.46	40
Revolving	2.58	1.44	77	2.83	1.72	72	2.71	1.66	71	3.61	2.07	75	4.28	2.27	79
Closed-end, secured by first liens	7.12	9.73	38	6.22	10.10	32	6.22	9.81	33	7.47	10.69	34	7.03	10.57	32
Closed-end, secured by junior liens	0.05	0.19	27	0.07	0.24	29	0.07	0.22	30	0.09	0.28	34	0.10	0.31	30
Commercial real estate loans	30.98	22.35	72	31.65	22.30	71	31.30	22.22	68	36.51	22.23	84	36.96	21.58	84
Construction and land development.....	8.48	3.40	92	8.07	3.47	89	8.31	3.40	91	8.74	3.44	92	8.28	3.51	91
Multifamily.....	1.82	3.32	39	1.71	3.10	37	1.90	3.12	38	2.27	3.01	46	2.68	2.72	57
Nonfarm nonresidential	20.68	14.65	71	21.87	14.72	73	21.09	14.72	71	25.49	14.69	82	26	14.44	84
Real estate loans secured by farmland.....	0.05	0.35	45	0.06	0.33	45	0.06	0.33	45	0.08	0.36	51	0.09	0.41	52

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	64.31	60.51	48	61.17	56.15	53	62.54	57.15	52	66.78	57.46	57	68.30	56.49	64
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	15.38	20	34	13.66	19.51	29	13.95	19.43	32	15.63	20.75	30	16.07	21.10	26
Real estate loans secured by 1–4 family.....	4.07	2.47	75	4.23	2.66	71	4.21	2.64	72	5.05	3.15	75	6.03	3.50	78
Revolving	11.31	17.35	28	9.43	16.64	27	9.75	16.59	27	10.57	17.39	25	10.04	17.39	21
Closed-end.....	48.84	37.13	67	47.42	33.63	77	48.50	34.63	76	51.04	33.52	84	52.11	32.14	86
Commercial real estate loans	13.37	5.69	92	12.09	5.18	90	12.87	5.26	93	12.22	5.09	92	11.67	5.20	88
Construction and land development.....	2.74	1.19	84	2.34	0.94	82	2.28	0.93	81	2.91	0.94	88	3.05	1.02	88
1–4 family.....	10.63	4.46	95	9.75	4.09	93	10.59	4.19	95	9.31	4.02	91	8.62	4.05	88
Other.....	2.87	5.41	33	2.56	4.78	35	2.94	4.96	37	3.18	4.69	42	3.78	4.10	55
Multifamily.....	32.61	24.45	68	32.77	22.19	78	32.68	22.93	73	35.64	22.15	80	36.65	21.40	89
Nonfarm nonresidential	12.76	8.31	77	12.17	7.46	80	12.43	7.68	78	13.42	7.72	84	14.94	8.03	87
Owner-occupied.....	19.85	15.83	63	20.59	14.52	74	20.25	14.95	68	22.22	14.34	77	21.71	13.38	82
Other.....	0.09	0.61	43	0.09	0.52	45	0.10	0.54	44	0.11	0.55	49	0.12	0.63	51
Real estate loans secured by farmland.....	0	0.03	32	0.02	0.06	77	0	0.06	31	0.02	0.11	72	0.03	0.12	71
Loans to depository institutions and acceptances of other banks.....	29.52	19.45	81	35.57	22.98	84	31.55	22.17	82	30.09	19.53	84	29.38	20.32	78
Commercial and industrial loans	2.04	6.58	44	1.60	6.23	40	1.77	6.13	44	1.54	7.13	34	1.57	7.36	31
Loans to individuals	0.17	0.51	65	0.16	0.63	64	0.17	0.65	64	0.22	0.81	60	0.25	1.02	60
Credit card loans	0.01	0.38	29	0	0.31	26	0.02	0.32	33	0	0.37	26	0	0.46	26
Agricultural loans.....	4.12	8.42	42	1.64	9.11	20	4.12	9.09	41	1.56	9.85	14	0.72	9.66	6
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	443.86	383.43	57	473.27	387.92	63	467.62	381.27	63	550.15	391.26	76	575.44	379.80	79
Real estate loans secured by 1–4 family.....	106.15	124.74	43	105.69	130.23	39	104.32	125.03	41	128.72	138.18	46	135.41	137.84	49
Revolving	28.07	15.53	78	32.76	18.32	74	31.45	17.42	74	41.64	21.26	79	50.80	23.33	86
Closed-end.....	78.09	107.54	37	72.93	110.40	33	72.88	106.14	34	87.09	115.20	38	84.61	112.79	37
Commercial real estate loans	337.12	238.58	78	366.89	237.16	81	362.58	234.65	82	420.48	229.44	91	438.98	219.72	92
Construction and land development.....	92.28	36.07	93	93.52	36.48	92	96.24	35.62	93	100.68	34.95	94	98.32	35.36	95
1–4 family.....	18.93	7.44	86	18.09	6.64	83	17.07	6.34	82	23.96	6.61	91	25.68	7.04	94
Other.....	73.34	28.34	96	75.43	28.60	93	79.16	28.16	95	76.72	27.32	95	72.65	27.26	95
Multifamily.....	19.80	35.29	39	19.84	32.93	37	22.01	32.74	40	26.16	31.04	49	31.84	27.85	68
Nonfarm nonresidential	225.03	156.30	75	253.53	156.60	83	244.34	155.06	82	293.64	152.10	92	308.81	147.22	94
Owner-occupied.....	88.04	52.63	81	94.19	52.43	81	92.94	52.37	80	110.59	53.07	87	125.89	54.89	92
Other.....	137	100.99	68	159.33	101.87	75	151.40	100.54	71	183.04	97.41	87	182.93	91.80	88
Real estate loans secured by farmland.....	0.59	3.67	43	0.69	3.43	45	0.71	3.44	45	0.94	3.60	50	1.05	4.02	54
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0.16	0.31	79	0	0.28	31	0.20	0.44	75	0.23	0.54	76
Commercial and industrial loans	203.77	116.17	85	275.20	150.16	92	235.87	139.91	90	247.93	122.02	92	247.51	128.82	90
Loans to individuals	14.08	36.56	49	12.36	36.83	43	13.25	37.47	46	12.72	43.51	41	13.22	42.67	40
Credit card loans	1.17	2.58	68	1.26	3.28	66	1.25	3.30	66	1.79	4.34	65	2.11	5.31	65
Agricultural loans.....	0.04	2.03	30	0.01	1.99	27	0.12	1.88	35	0.01	2.18	26	0.01	2.72	27
Other loans and leases.....	28.44	47.63	43	12.69	49.92	21	30.81	49.54	45	12.82	52.44	16	6.08	51.79	7
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.77	29.25	69	37.47	26.62	77	38.17	27.32	79	39.21	26.45	82	38.03	24.79	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	260.68	187.63	75	289.94	186.45	84	285.41	183.76	84	323.06	178.57	87	320.41	167.93	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	348.71	244.92	80	384.13	243.47	83	378.35	240.85	83	433.65	236.10	91	446.30	225.98	93

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.40	12.31	55	9.47	10.21	56	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58
Liquid assets	17.89	29.12	24	14.73	24.65	21	16.81	26.22	23	7.74	22.44	4	8.52	22.72	3
Investment securities	15.47	20.37	36	13.39	17.19	33	13.29	17.85	31	13.50	16.99	37	13.19	17.27	35
Net loans and leases	62.68	58.81	63	65.88	63	49	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Net loans, leases and standby letters of credit	63.35	59.61	62	66.45	63.89	48	64.28	62.48	45	71.91	64.84	65	71.32	65.07	57
Core deposits	74.51	75.52	32	65.18	69.20	27	67.40	70.67	28	63.36	63.09	37	65.85	62.13	47
Noncore funding	8.75	10.15	54	17.46	15.53	67	15.40	14.13	66	17.40	19.36	57	15.65	21.34	45
Time deposits of \$250K or more	1.73	1.67	60	2.32	2.35	59	2.07	2.11	54	3.06	2.94	57	2.74	2.89	52
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.41	1.19	41	0.38	1.44	38	0.37	1.47	37	0.45	1.94	38	0.42	1.97	31
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.96	0.54	9	0.34	0.59	51	0.33	0.54	51	0.38	0.48	51	0.41	0.54	44
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	30	0.59	1.75	38	0.57	1.24	48	2.28	3.01	46	1.92	3.67	35
Earning assets that reprice within 1 year	36.36	38.80	43	38.51	38.76	45	38.88	39.38	47	42.49	39.29	59	44.05	40.29	65
Interest-bearing liabilities that reprice within 1 year	5.22	6.64	52	9	8.86	62	8.04	8.20	64	11.95	10.19	70	9.82	10.01	56
Long-term debt that reprices within 1 year	2.76	0.27	94	3.38	0.52	91	3.04	0.47	90	2.81	0.96	84	1.92	1.34	73
Net assets that reprice within 1 year	28.37	30.83	41	26.14	27.76	44	27.79	29.11	43	27.73	26.63	51	32.31	27.38	58
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.42	-3.31	50	10.20	6.19	66	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41
Net short-term noncore funding dependence	-7.72	-9.17	45	3.51	-2.71	71	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43
Short-term investment / Short-term noncore funding	209.73	304.29	49	77.50	149.65	37	102.83	184.19	32	23.29	77.77	32	55.85	66.46	57
Liquid assets - short-term noncore funding / Nonliquid assets	15.17	36.72	22	2.94	24.47	18	6.50	28.18	19	-3.60	16.97	12	-1.49	16.04	20
Net loans and leases / Total deposits	77.95	73.05	60	83.98	82.06	54	80.34	79.43	54	98.07	90.31	75	93.77	90.08	58
Net loans and leases / Core deposits	84.13	78.83	64	101.07	92.26	73	94.54	88.34	70	112.34	103.93	72	107.23	105	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.79	0.50	67	0.78	1.73	40	1.35	1.57	53	0.53	0.72	50	-0.06	-0.82	65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.76	1.06	71	2.54	4.54	26	3.54	4.31	51	3.84	1.36	91	-2.35	-1.98	41
Structured notes appreciation (depreciation) / Tier 1 capital	0.07	0	87	0	0	55	0.05	0.02	78	0.01	0	65	0	-0.05	47
Percent of Investment Securities															
Held-to-maturity securities	17.51	13.65	65	22.96	11.41	73	22.16	11.38	73	5.03	12.67	51	5.88	16.19	37
Available-for-sale securities	82.04	84.59	34	76.47	86.72	26	77.28	87.23	25	94.30	85.40	51	93.38	81.88	64
U.S. Treasury securities	2.55	6.01	57	1.86	5.26	59	1.77	4.72	61	1.94	6.15	52	0.92	6.99	47
US agency securities (excluding mortgage-backed securities)	7.47	4.24	76	1.70	3.94	48	1.65	4.01	48	2.12	3.49	52	2.12	4.02	54
Municipal securities	48.66	8.38	97	52.28	9.87	96	53.26	9.83	96	50.70	7.75	98	43.12	9.16	96
Mortgage-backed securities	34.84	66.09	11	37.56	66.61	11	36.40	66.64	10	38.99	67.43	13	39.70	65.45	16
Asset-backed securities	3.90	2.45	70	3.73	1.91	76	3.83	1.91	75	4.07	1.66	78	11.37	2.05	89
Other debt securities	2.14	3.01	56	2.30	2.93	60	2.53	3.01	60	1.49	2.94	57	2.03	2.79	61
Mutual funds and equity securities	0.45	0.29	73	0.57	0.38	70	0.55	0.35	71	0.67	0.40	72	0.74	0.42	70
Debt securities 1 year or less	6.24	8.18	49	7.51	11.25	45	7.32	10.55	47	9.26	11.86	55	26.12	11.91	85
Debt securities 1 to 5 years	3.57	17.39	19	2.77	17.70	20	2.50	17.03	17	2.19	17.94	16	5.32	19.18	27
Debt securities over 5 years	89.75	72.07	78	89.15	68.10	80	89.62	69.86	76	87.88	66.02	76	67.82	64.73	43
Pledged securities	14.42	33.37	25	32.99	37.16	42	33.38	35.67	45	28.31	30.57	50	35.05	33.30	55
Structured notes, fair value	1.42	0.06	93	0.37	0.02	93	1.49	0.02	96	0.44	0.03	92	0.50	0.04	92
Percent Change from Prior Like Quarter															
Short-term investments	29.91	64.27	47	200.19	124.80	76	472	183.32	87	-48.14	26.69	3	37.67	6.77	84
Investment securities	24.74	32.48	48	25.51	20.30	67	23.62	23.62	61	13.68	11.75	66	28.95	9.42	82
Core deposits	23.43	16.96	77	28.90	26	70	33.64	26.88	78	6.89	11.23	46	17.04	7.29	83
Noncore funding	-45.86	-21.64	16	15.12	-6.57	80	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,496,870	7,938,341	6,921,688
Commit: Secured commercial real estate loans	4,302,503	3,171,101	3,308,453	3,086,298	2,422,695
Commit: Unsecured real estate loans	368,549	353,340	329,510	327,548	105,742
Credit card lines (reported semiannually, June/Dec)			983,173	724,063	542,585
Securities underwriting	0	0	0	0	0
Standby letters of credit	242,303	191,582	195,736	203,578	177,476
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	224,635	383,451	250,432	116,128	72,320
Written options contracts (interest rate)	328,078	404,859	379,864	161,059	142,003
Purchased options contracts (interest rate)	114,801	1,575,932	1,611,028	2,872,253	83,565
Interest rate swaps	4,252,338	4,936,954	3,751,514	3,933,160	3,984,087
Futures and forward foreign exchange	298	0	0	264	195
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				27.19	22.01	75	28.55	23.52	71	27.65	24.05	68		
Standby letters of credit	0.66	0.66	64	0.57	0.72	55	0.56	0.71	55	0.73	0.84	57	0.71	0.92
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts	13.47	47.31	44	21.59	51.49	51	17.16	48.62	44	25.47	68.47	57	17.11	65.81
Interest rate contracts	13.47	35.15	48	21.59	36.10	54	17.16	34.36	45	25.47	47.31	58	17.11	43.84
Interest rate futures and forward contracts	0.62	4.39	60	1.13	8.89	55	0.72	6.21	49	0.42	10.67	48	0.29	11.40
Written options contracts (interest rate)	0.90	1.69	59	1.20	2.33	55	1.09	2.18	54	0.58	2.47	53	0.57	2.16
Purchased options contracts (interest rate)	0.31	1.29	63	4.66	1.45	87	4.61	1.46	87	10.33	2.65	88	0.33	2.32
Interest rate swaps	11.64	20.27	49	14.60	20.71	51	10.74	20.83	41	14.15	28.86	48	15.92	26.74
Foreign exchange contracts	0	6.12	51	0	5.79	25	0	6.01	25	0	10.12	46	0	10.92
Futures and forward foreign exchange contracts	0	3.76	54	0	3.70	26	0	3.47	25	0	5.23	47	0	5.22
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				43.52	42.82	67	42.13	45.53	65	40.97	44.93	63		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,920,150	7,301,196	5,992,838	7,082,864	4,282,170
Interest rate contracts	4,919,852	7,301,196	5,992,838	7,082,600	4,281,975
Foreign exchange contracts	298	0	0	264	195
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	224,933	383,451	250,432	116,392	72,515
Written options	328,078	404,859	379,864	161,059	142,003
Exchange-traded	0	0	0	0	0
Over-the-counter	328,078	404,859	379,864	161,059	142,003
Purchased options	114,801	1,575,932	1,611,028	2,872,253	83,565
Exchange-traded	0	0	0	0	0
Over-the-counter	114,801	1,575,932	1,611,028	2,872,253	83,565
Swaps	4,252,338	4,936,954	3,751,514	3,933,160	3,984,087
Held for trading	3,450,451	4,280,888	3,264,639	0	0
Interest rate contracts	3,450,451	4,280,888	3,264,639	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,469,699	3,020,308	2,728,199	7,082,864	4,282,170
Interest rate contracts	1,469,401	3,020,308	2,728,199	7,082,600	4,281,975
Foreign exchange contracts	298	0	0	264	195
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,592,072	6,896,337	5,612,974	6,921,805	4,140,166
One year or less	407,799	1,547,768	348,673	1,036,096	609,578
Over 1 year to 5 years	2,155,468	3,233,584	3,205,423	4,103,513	2,018,646
Over 5 years	2,028,805	2,114,985	2,058,878	1,782,196	1,511,942
Gross negative fair value (absolute value)	115,604	203,602	181,150	85,869	50,870
Gross positive fair value	86,057	275,905	251,437	133,299	27,345
Held for trading	66,756	119,618	107,010	44,873	0
Non-traded	19,301	156,287	144,427	88,426	27,345
Current credit exposure on risk-based capital derivative contracts	74,266	254,329	233,165	131,388	23,925
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.99	94.10	52	100	94.62	76	100	94.10	77	100	93.44	60	100	92.91	61
Percent of Notional Amount															
Interest rate contracts	0.01	3.22	51	0	3.07	25	0	3.49	25	0	3.20	44	0	3.39	42
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	4.57	12.59	45	5.25	14.59	46	4.18	14.05	37	1.64	13.49	28	1.69	12.78	29
Written options	6.67	7.18	60	5.55	8.60	52	6.34	8.18	56	2.27	5.91	43	3.32	6.60	49
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	6.67	6.91	62	5.55	8.13	54	6.34	7.73	57	2.27	5.10	45	3.32	5.49	52
Purchased options	2.33	3.41	62	21.58	3.51	94	26.88	3.42	98	40.55	4.42	97	1.95	4.19	54
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	2.33	3.01	64	21.58	2.98	95	26.88	2.86	98	40.55	3.35	97	1.95	3.20	59
Swaps	86.43	71.71	59	67.62	67.37	42	62.60	68.76	36	55.53	69.75	27	93.04	70.34	67
Held for trading	70.13	40.70	58	58.63	43.02	51	54.48	43.53	50	0	44.16	18	0	46.31	18
Interest rate contracts	70.13	34.66	70	58.63	36.62	57	54.48	36.62	54	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	29.87	59.30	41	41.37	56.98	48	45.52	56.47	50	100	55.84	81	100	53.69	81
Interest rate contracts	29.86	56.22	42	41.37	54.32	50	45.52	53.82	52	100	52.22	77	100	50.60	76
Foreign exchange contracts	0.01	0.36	66	0	0.39	35	0	0.46	34	0	0.34	67	0	0.57	65
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	93.33	91.91	37	94.45	90.28	47	93.66	91.48	41	97.73	93.86	51	96.68	94.47	47
One year or less	8.29	27.90	31	21.20	31.66	52	5.82	32.05	23	14.63	32.17	40	14.24	32.51	41
Over 1 year to 5 years	43.81	29.78	70	44.29	27.15	76	53.49	27.06	90	57.94	30.45	86	47.14	31.16	76
Over 5 years	41.23	29.19	65	28.97	28.15	55	34.36	29.56	56	25.16	28.09	51	35.31	28.71	59
Gross negative fair value (absolute value)	2.35	1.18	86	2.79	1.65	73	3.02	1.55	78	1.21	0.83	71	1.19	0.72	83
Gross positive fair value	1.75	1.59	58	3.78	2.48	74	4.20	2.23	94	1.88	1.19	79	0.64	0.85	33
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	70	0.08	0.07	75	0.06	0.07	72	0.04	0.06	72	0.03	0.06	66
Gross positive fair value (X)	0.03	0.06	49	0.10	0.10	64	0.09	0.09	65	0.06	0.07	71	0.01	0.06	46
Held for trading (X)	0.02	0.05	58	0.04	0.07	54	0.04	0.07	53	0.02	0.06	54	0	0.05	19
Non-traded (X)	0.01	0.01	46	0.06	0.02	86	0.05	0.02	87	0.04	0.01	91	0.01	0.01	78
Current credit exposure (X)	0.02	0.05	52	0.09	0.07	68	0.08	0.06	69	0.06	0.05	73	0.01	0.04	54
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.27	0.59	49	1.01	0.91	64	0.90	0.85	63	0.55	0.73	70	0.11	0.53	50

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	285,050	94,777	94,777	83,575	67,240
Gross losses	39,318	35,724	49,333	28,468	30,400
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,672	7,128	9,962	12,386	12,358
Net losses	30,646	28,596	39,371	16,082	18,042
Provision for loan and lease losses	14,231	184,362	191,542	27,284	34,377
Adjustments	0	38,102	38,102	0	0
Ending balance	268,635	288,645	285,050	94,777	83,575
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.05	-0.12	88	0.78	0.66	68	0.59	0.51	65	0.10	0.15	45	0.15	0.14
Provision for loan and lease losses / Average loans and leases	0.08	-0.21	87	1.14	1.06	61	0.88	0.82	61	0.14	0.24	39	0.20	0.24
Provision for loan and lease losses / Net loan and lease losses	46.44	-65.12	73	644.71	587.54	69	486.51	487.86	66	169.66	130.58	78	190.54	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.32	36	1.28	1.58	32	1.27	1.58	31	0.48	0.83	20	0.47	0.90
Allowance for loan and lease losses / Total loans and leases	1.16	1.30	38	1.28	1.55	33	1.26	1.55	32	0.48	0.81	20	0.47	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	6.57	17.40	27	7.57	11.29	51	7.24	11.58	51	5.89	8.03	58	4.63	7.54
Allowance for loan and lease losses / Nonaccrual assets	575.33	330.05	83	404.32	301.93	76	386.06	299.17	73	153.85	218.72	48	95.15	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	552.68	271.93	86	397.02	249.38	80	374.09	244.34	77	149.92	151.73	60	93.49	160.51
Gross loan and lease losses / Average loans and leases	0.23	0.20	65	0.22	0.35	45	0.23	0.34	45	0.15	0.28	34	0.18	0.30
Recoveries / Average loans and leases	0.05	0.08	42	0.04	0.07	37	0.05	0.07	35	0.07	0.08	50	0.07	0.09
Net losses / Average loans and leases	0.18	0.12	69	0.18	0.28	48	0.18	0.27	47	0.09	0.21	34	0.11	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	17.58	25.09	39	25.04	24.77	60	34.99	33.98	61	40.74	36.22	69	56.05	41.30
Earnings coverage of net loan and lease losses (X)	16.31	26.30	48	14.75	20.97	56	14.30	22.91	55	32.64	24.40	76	26.85	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	0.02	28	0.03	0.04	56	0.02	0.04	45	-0.01	0.01	16	-0.02	0.02
Real estate loans secured by 1-4 family	-0.04	-0.01	25	0.09	0.01	91	0.06	0.01	89	-0.02	0.01	19	-0.04	0.01
Revolving	-0.09	-0.07	25	0.11	0.01	83	0.05	0.01	75	-0.02	0.02	23	-0.02	0.03
Closed-end	-0.02	-0.01	32	0.08	0.01	88	0.07	0	88	-0.01	0	21	-0.05	0.01
Commercial real estate loans	0	0.04	43	0.01	0.06	39	0.01	0.07	31	-0.01	0.01	12	-0.01	0.01
Construction and land development	0	0.01	81	0	0	34	-0.01	0	36	-0.03	-0.01	25	-0.09	-0.03
1-4 family	0	0	57	0	0	59	0	0	59	0	0	20	0	-0.01
Other	0	0.01	83	0	0	28	-0.01	0	31	-0.03	-0.01	22	-0.09	-0.02
Multifamily	0	0.01	52	-0.02	0	7	-0.04	0	4	-0.14	0	1	0	0
Nonfarm nonresidential	0	0.05	44	0.02	0.08	42	0.02	0.11	32	0	0.02	51	0.01	0.02
Owner-occupied	0	0.01	62	0.02	0.02	70	0.02	0.02	67	0.01	0.01	68	0.02	0.01
Other	0	0.04	53	0	0.05	15	0	0.08	10	0	0.01	26	0	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.59	0.19	87	0.40	0.46	55	0.48	0.47	60	0.21	0.37	39	0.19	0.31
Loans to individuals	0.37	0.72	39	0.60	1.25	33	0.61	1.13	38	1.64	1.17	71	3.54	1.16
Credit card loans	1.99	2.27	47	3.96	3.33	62	3.54	2.92	62	5.07	3.11	85	3.90	2.92
Agricultural loans	0	0.02	49	-0.66	0.11	2	-0.06	0.19	7	-3.16	0.08	2	-1.89	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	34	0.01	0.14	43	0	0.15	40	0	0.15	32	-0.03	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		19,904		22,988		40,547		34,348		58,979
90+ days past due loans and leases		1,914		1,313		2,362		1,615		1,558
Nonaccrual loans and leases		46,692		71,390		73,836		61,605		87,834
Total past due and nonaccrual loans and leases		68,510		95,691		116,745		97,568		148,371
Restructured 30–89 days past due		0		31		0		9		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		2,940		7,015		6,561		8,269		8,759
Total restructured loans and leases		2,940		7,046		6,561		8,278		8,759
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		2,397		2,557		2,494		4,841		5,899
Other real estate owned		6,380		15,133		8,542		29,487		15,165
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.09	0.29	15	0.10	0.37	16	0.18	0.39	25	0.17
90+ days past due loans and leases	0.01	0.09	36	0.01	0.13	31	0.01	0.12	34	0.01
Nonaccrual loans and leases	0.20	0.54	15	0.32	0.66	22	0.33	0.66	19	0.31
90+ days past due and nonaccrual loans and leases	0.21	0.68	11	0.32	0.84	11	0.34	0.85	13	0.32
30–89 days past due restructured	0	0.01	19	0	0.01	35	0	0.01	16	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.01	0.12	15	0.03	0.14	22	0.03	0.13	22	0.04
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.09	0.29	15	0.10	0.37	16	0.18	0.40	25	0.17
90+ days past due assets	0.01	0.09	35	0.01	0.13	29	0.01	0.12	33	0.01
Nonaccrual assets	0.20	0.55	13	0.32	0.67	22	0.33	0.67	19	0.31
30+ days past due and nonaccrual assets	0.30	1	7	0.42	1.25	8	0.52	1.29	13	0.49
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.13	0.40	13	0.21	0.52	15	0.22	0.52	19	0.23
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.42	12	0.26	0.55	17	0.24	0.55	19	0.33
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.15	0.48	12	0.26	0.61	17	0.24	0.60	15	0.35
Allowance for loan and lease losses	20.65	67.85	9	30.87	66.38	14	29.77	66.66	17	101.23
Equity capital + allowance for loan and lease losses	1.02	4.12	7	1.76	5.10	15	1.64	4.97	12	2.16
Tier 1 capital + allowance for loan and lease losses	1.62	4.89	12	2.98	6.26	20	2.75	6.05	19	3.97
Loans and leases + other real estate owned	0.24	0.82	9	0.39	0.98	14	0.38	0.97	11	0.48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.25	25	0.11	0.35	23	0.11	0.39	17	0.16	0.38	21	0.28	0.42	37
	90+ days past due		0.01	0.12	39	0	0.17	35	0	0.16	32	0	0.16	31	0	0.22	12
	Nonaccrual.....		0.16	0.60	15	0.30	0.70	19	0.28	0.76	15	0.34	0.46	44	0.53	0.57	54
Commercial and industrial	30–89 days past due		0.06	0.24	20	0.08	0.24	30	0.31	0.23	74	0.16	0.31	34	0.39	0.30	72
	90+ days past due		0.01	0.02	65	0.01	0.03	53	0.03	0.03	63	0.02	0.05	49	0.02	0.05	57
	Nonaccrual.....		0.32	0.65	33	0.36	0.80	23	0.48	0.75	40	0.26	0.83	20	0.44	0.76	41
Individuals	30–89 days past due		0.44	0.60	46	0.26	0.74	23	0.27	0.83	19	0.71	0.83	42	1.18	0.84	70
	90+ days past due		0.05	0.08	58	0.13	0.11	72	0.08	0.14	54	0.16	0.17	67	0.17	0.16	71
	Nonaccrual.....		0	0.17	21	0.21	0.24	58	0	0.28	20	0.05	0.17	38	0.35	0.23	72
Depository institution loans	30–89 days past due			0.03		0	0.01	45		0		0	0	47	0	0	47
	90+ days past due			0		0	0	48		0		0	0	49	0	0	47
	Nonaccrual.....			0		0	0	49		0		0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.02	0.11	45	0.25	0.14	75	0.28	0.18	74	0.33	0.20	72	0.84	0.17	94
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0.11	0.01	94
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.20	0.36	41	0.22	0.51	30	0.21	0.65	19	0.28	0.67	19	0.61	0.71	54
	90+ days past due	0.02	0.25	46	0.01	0.36	43	0.01	0.33	40	0.01	0.31	35	0	0.46	14
	Nonaccrual	0.53	0.76	41	0.71	0.91	49	0.70	0.89	50	0.79	0.73	62	0.91	0.86	62
Revolving	30–89 days past due	0.16	0.33	30	0.35	0.40	51	0.13	0.48	18	0.31	0.45	33	0.85	0.50	81
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	55	0	0.05	25
	Nonaccrual	0.26	1.05	25	0.42	1.28	30	0.43	1.13	33	0.53	1	42	0.30	1.17	22
Closed-end	30–89 days past due	0.21	0.36	44	0.16	0.52	24	0.25	0.65	24	0.26	0.70	21	0.46	0.75	37
	90+ days past due	0.02	0.27	52	0.01	0.41	45	0.01	0.38	43	0.01	0.35	39	0	0.53	16
Junior lien	30–89 days past due	0.62	0.71	50	0.84	0.89	59	0.82	0.87	56	0.91	0.70	71	1.28	0.84	77
	90+ days past due	0	0.01	13	0.01	0.02	46	0	0.02	20	0	0.02	24	0	0.03	24
	Nonaccrual	0	0	34	0	0	33	0.01	0	91	0	0	29	0	0	24
	Nonaccrual	0.02	0.04	40	0.02	0.05	36	0.02	0.04	35	0.04	0.04	53	0.05	0.06	61
Commercial real estate	30–89 days past due	0.06	0.16	38	0.07	0.21	34	0.07	0.26	33	0.13	0.18	47	0.17	0.17	56
	90+ days past due	0	0.01	56	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.05	0.48	9	0.18	0.53	24	0.16	0.62	15	0.21	0.23	54	0.39	0.28	72
Construction and development	30–89 days past due	0.03	0.15	48	0.07	0.24	41	0.02	0.28	31	0.09	0.28	46	0.21	0.21	62
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.05	0.31	45	0.12	0.32	51	0.07	0.41	40	0.09	0.20	52	0.16	0.19	61
1–4 family	30–89 days past due	0.01	0.03	67	0.06	0.03	79	0.02	0.03	62	0.04	0.06	62	0.08	0.06	69
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0.07	0.02	83
Other	30–89 days past due	0.01	0.10	51	0.01	0.17	34	0	0.22	31	0.05	0.20	50	0.13	0.13	66
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.05	0.25	55	0.12	0.26	55	0.07	0.35	46	0.09	0.17	61	0.09	0.15	56
Multifamily	30–89 days past due	0	0.09	26	0.08	0.09	69	0.04	0.09	56	0.13	0.08	76	0.11	0.10	67
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.05	0.13	60	0.03	0.09	49	0	0.11	20	0.03	0.05	55	0.49	0.08	94
Nonfarm non-residential	30–89 days past due	0.07	0.12	51	0.08	0.21	38	0.10	0.23	44	0.15	0.14	54	0.17	0.17	54
	90+ days past due	0	0.01	61	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.05	0.58	10	0.22	0.68	22	0.21	0.80	17	0.26	0.28	53	0.45	0.30	70
Owner Occupied	30–89 days past due	0.03	0.04	51	0.04	0.07	50	0.01	0.07	32	0.06	0.07	55	0.16	0.09	71
	90+ days past due	0	0	77	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.03	0.20	17	0.14	0.26	32	0.14	0.27	32	0.16	0.16	58	0.26	0.17	71
Other	30–89 days past due	0.05	0.07	62	0.04	0.13	45	0.09	0.14	58	0.08	0.07	69	0.01	0.07	33
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.02	0.31	18	0.08	0.36	29	0.07	0.44	21	0.10	0.10	58	0.19	0.13	71
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	4.24	0.25	97
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.33	1.06	51	0.53	1.49	45	0.44	1.13	50	0.59	0.84	56	9.02	1.23	93
Credit card	30–89 days past due	0.78	0.79	47	1.18	0.92	60	1.23	0.95	70	1.32	1.19	58	1.28	1.22	49
	90+ days past due	0.53	0.40	58	0.74	0.55	58	0.81	0.63	59	1.12	0.78	64	1.04	0.73	60
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,114,914	3,099,265	3,103,913	3,141,030	3,184,915										
Retained earnings	1,817,835	1,386,643	1,481,093	1,184,183	833,130										
Accumulated other comprehensive income (AOCI)	111,266	157,988	175,849	30,534	-52,105										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	5,044,015	4,643,896	4,760,855	4,355,747	3,965,940										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,993,221	2,000,617	1,998,714	2,006,101	1,993,975										
Accumulated other comprehensive income-related adjustments	111,266	157,988	175,849	30,535	-52,105										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,939,528	2,485,291	2,586,292	2,319,111	2,024,070										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,939,528	2,485,291	2,586,292	2,319,111	2,024,070										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	217,126	217,126	217,126	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	123										
Additional tier 1 capital before deductions	217,249	217,249	217,249	123	123										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	217,249	217,249	217,249	123	123										
Tier 1 Capital	3,156,777	2,702,540	2,803,541	2,319,234	2,024,193										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	549,000	653,000	653,000	743,000	469,511										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	209,784	222,896	221,864	97,141	86,439										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	758,784	875,896	874,864	840,141	555,950										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	758,784	875,896	874,864	840,141	555,950										
Exited advanced approach tier 2 capital															
Total capital	3,915,561	3,578,436	3,678,405	3,159,375	2,580,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,886,010	33,870,684	34,467,621	27,552,013	24,721,519										
Less: Deductions from common equity tier 1 capital	1,993,220	2,000,616	1,998,714	2,006,101	1,993,975										
Less: Other deductions	0	41,964	0	0	0										
Total assets for leverage ratio	33,892,790	31,828,104	32,468,907	25,545,912	22,727,544										
Total risk-weighted assets	27,945,651	25,189,944	25,791,896	23,911,069	21,137,717										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.52	12.59	21	9.87	12.26	14	10.03	12.35	17	9.70	12.11	14	9.58	12.09	8
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.30	13.31	15	10.73	12.97	15	10.87	13.08	14	9.70	12.78	3	9.58	12.85	3
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.01	15.21	29	14.21	15.12	38	14.26	15.23	38	13.21	14.36	35	12.21	14.45	10
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.31	9.07	62	8.49	9.05	35	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			8,188			7,755			10,055			9,344				9,332	5.58	98.16
Other insurance activities income			8,188			7,755			10,055			9,344				9,332	5.58	98.16
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			757,648			664,973			743,900			652,709				525,668	13.94	406.24

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.82	0.38	80	0.92	0.41	81	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.12	11.72	90	22.23	11.07	93	24.09	11.03	95	27.04	11.51	96	24.94	10.22	96			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	96,688	48,205	82,064	39,049	4,727
Real estate loans.....	659	1,338	3,258	4,926	4,727
Commercial and industrial loans	96,029	46,867	78,806	34,123	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	96,688	48,205	82,064	39,049	4,727
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	100.58	-0.16	93	32.70	-0.58	89	110.16	-2.40	95	726.08	22.48	94	-11.16	7.24	26
Total selected assets.....	100.58	3.36	92	32.70	2.65	87	110.16	2.04	94	726.08	12.40	95	-11.16	3.24	25
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	3.26	3.85	3.60	4.58	6.61	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		66,520	119,065	119,065	113,982	83,090	-44.13	232.73
Dividends		66,520	119,065	119,065	113,982	83,090	-44.13	232.73
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		3,682	2,458	3,725	2,545	1,213	49.80	-28.30
Dividends		67	96	119	178	169	-30.21	-98.67
Interest		3,615	2,362	3,606	2,367	1,044	53.05	4308.54
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		70,202	121,523	122,790	116,527	84,303	-42.23	179.39
Securities gains (losses)		0	0	0	0	0		
Other operating income		36,450	15,964	22,842	25,416	13,997	128.33	532.81
Total operating income		106,652	137,487	145,632	141,943	98,300	-22.43	245.30
Operating Expenses								
Personnel expenses		17,834	14,091	18,737	21,225	17,637	26.56	120.15
Interest expense		15,432	14,865	19,798	12,227	11,820	3.81	1930.53
Other expenses		4,388	5,491	6,985	7,696	7,193	-20.09	61.92
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		37,654	34,447	45,520	41,148	36,650	9.31	225.42
Income (loss) before taxes		68,998	103,040	100,112	100,795	61,650	-33.04	257.21
Applicable income taxes (credit)		-1,554	-4,693	-5,370	-4,458	-8,570		
Extraordinary items								
Income before undistributed income of subsidiaries		70,552	107,733	105,482	105,253	70,220	-34.51	227.51
Equity in undistributed income of subsidiaries		323,243	93,712	206,838	295,628	289,220	244.93	364.52
Bank subsidiaries		321,829	92,702	205,327	294,354	288,728	247.17	334.38
Nonbank subsidiaries		1,414	1,010	1,511	1,274	492	40.00	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		393,795	201,445	312,320	400,881	359,440	95.49	332.13
Memoranda								
Bank net income		388,349	211,767	324,392	408,336	371,818	83.39	312.78
Nonbank net income		1,481	1,106	1,630	1,452	661	33.91	169.27
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	5,229,419	91.07	4,841,670	90.79	4,972,160	91.20	4,653,310	4,096,348	8.01	244.58	
Common and preferred stock	5,229,419	91.07	4,841,670	90.79	4,972,160	91.20	4,653,310	4,096,348	8.01	244.58	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	165,221	2.88	118,366	2.22	126,763	2.32	109,271	90,152	39.58	144.26	
Common and preferred stock	165,221	2.88	118,366	2.22	126,763	2.32	109,271	90,152	39.58	144.26	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	278,497	4.85	284,411	5.33	275,806	5.06	182,035	93,511	-2.08	1144.90	
Cash and due from unrelated depository institution	579	0.01	111	0	82	0	56	532	421.62	109.78	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	20,139	0.35	20,139	0.38	20,139	0.37	20,139	20,139	0.00	-0.24	
Other assets	48,435	0.84	68,268	1.28	57,228	1.05	21,160	25,562	-29.05	345.50	
Balance due from subsidiaries and related institutions	18	0	0	0	0	0	0	0	0		
Total assets	5,742,308	100.00	5,332,965	100.00	5,452,178	100.00	4,985,971	4,326,244	7.68	250.36	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	19,963		-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	416,692	7.26	415,499	7.79	415,639	7.62	495,142	212,534	0.29	1734.76	
Other liabilities	4,931	0.09	4,634	0.09	6,281	0.12	7,462	3,150	6.41	300.57	
Balance due to subsidiaries and related institutions	128,887	2.24	125,524	2.35	125,648	2.30	127,619	124,657	2.68	17.73	
Total liabilities	550,510	9.59	545,657	10.23	547,568	10.04	630,223	360,304	0.89	237.10	
Equity Capital	5,191,798	90.41	4,787,308	89.77	4,904,610	89.96	4,355,748	3,965,940	8.45	251.83	
Perpetual preferred stock (income surplus)	217,126	3.78	217,126	4.07	217,126	3.98	0	0	0.00		
Common stock	76,115	1.33	75,835	1.42	75,850	1.39	76,564	77,889	0.37	64.89	
Common surplus	3,038,800	52.92	3,023,430	56.69	3,028,062	55.54	3,064,467	3,127,720	0.51	182.91	
Retained earnings	1,748,491	30.45	1,312,929	24.62	1,407,723	25.82	1,184,183	833,130	33.17	397.46	
Accumulated other comprehensive income	111,266	1.94	157,988	2.96	175,849	3.23	30,534	-52,105	-29.57	2762.52	
Other equity capital components	0	0	0	0	0	0	0	-20,694			
Total liabilities and equity capital	5,742,308	100.00	5,332,965	100.00	5,452,178	100.00	4,985,971	4,326,244	7.68	250.36	
Memoranda											
Loans and advances from bank subsidiaries	2,868	0.05	0	0	0	0	2,460	0		-89.38	
Loans and advances from nonbank subsidiaries	126,019	2.19	125,524	2.35	125,648	2.30	125,159	124,657	0.39	52.79	
Notes payable to subsidiaries that issued TPS	122,024	2.12	121,529	2.28	121,653	2.23	121,157	120,662	0.41	52.53	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	2,080			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.38	12.52	34	5.97	6.29	41	6.89	7.29	41	9.84	9.68	53	10.70	10.40	54
Bank net income / Average equity investment in banks	10.14	12.35	37	5.96	6.43	36	6.78	7.45	38	9.36	10.51	43	9.39	11.19	34
Nonbank net income / Average equity investment in nonbanks	1.36	13.18	25	1.28	8.01	31	1.39	9.75	29	1.46	7.89	27	0.79	7.10	29
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	98.62	96.45	30	105.12	87.60	62	103.87	88.16	60	101.86	82.22	46	103.44	82.56	55
Nonbank net income / Parent net income	0.38	3.22	43	0.55	4.43	48	0.52	3.59	45	0.36	5.93	41	0.18	3.78	42
Subsidiary holding companies' net income / Parent net income		66.57		81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	10.60	16.51	42	11.40	20.37	43	11.16	20.06	42	14.47	20.43	58	9.08	20.88	40
Total debt / Equity capital	8.03	11.37	51	8.68	14.74	50	8.47	14.41	49	11.37	14.31	63	5.86	14.69	47
Total debt + notes payable to subs that issued TPS / Equity capital	10.38	13.41	48	11.22	17.04	48	10.95	16.67	47	14.15	16.36	65	8.90	17.10	47
Total debt + Loans guaranteed for affiliate / Equity capital	8.03	11.46	51	8.68	15.02	49	8.47	14.68	48	11.37	14.56	62	5.86	15.14	47
Total debt / Equity capital – excess over fair value	8.03	11.47	51	8.68	14.86	50	8.47	14.52	49	11.37	14.51	63	5.86	14.81	47
Long-term debt / Equity capital	8.03	10.65	52	8.68	13.73	51	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0.50	1.14	78
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0.05	0.14	82
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	29.06	40.69	35	23.60	32.61	40	26.62	34.67	39	21.86	28.44	47	14.85	28.63	39
Double Leverage															
Equity investment in subs / Equity capital	103.91	103.15	57	103.61	103.27	58	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67
Total investment in subs / Equity capital	103.91	108.29	47	103.61	110.46	42	103.96	110.16	44	109.34	111.07	64	105.56	112.48	49
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.39	0.27	64	0.64	0.69	58	0.62	0.47	59	1.01	0.36	79	0.61	0.35	68
Equity investment in subs – equity cap / Net income-div (X)	0.45	0.85	41	0.81	2.31	36	0.76	1.82	28	1.16	1.22	53	0.70	1.22	38
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	119.33	152.56	41	188.69	128.63	81	147.31	136.59	64	160.92	177.68	51	130.16	162.34	41
Cash from ops + noncash items + op expense / Op expense + dividend	111.79	155.61	37	117.69	142.45	42	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.54	94.59	61	165.94	140.42	65	151.39	134.08	69	187.30	116.34	88	135.29	103.19	81
Pretax operating income + interest expense / Interest expense	547.11	1,645.53	29	793.17	1,826.91	47	605.67	2,016.32	36	924.36	1,968.54	38	621.57	2,898.75	34
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	487.98	1,896.20	23	668.25	1,413.95	41	519.26	1,539.23	32	647.06	1,632.83	30	448.25	1,369.37	27
Dividends + interest from subsidiaries / Interest expense + dividends	102.55	174.48	30	217.91	144.62	78	159.92	150.43	62	187.78	210.80	50	147.19	188.90	40
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79		26.65			35.64			57.11			172.81	33.93	94
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.72	3.29	51	5.28	3.69	70	4.98	3.85	64	1.93	2.64	53	-0.87	2.61	19
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.03	1.76	42	0.03	2.95	41	0.03	2.66	41	0.04	5.62	38	0.04	5.50	36
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	75.16	69.90	64	37.97	84.44	18	54.02	81.10	32	47.34	57.84	49	64.73	57.26	63	
Dividends declared / Net income.....	13.47	27.22	25	20.30	49.77	18	18.25	42.29	17	12.43	33.08	15	12.65	27.33	18	
Net income – dividends / Average equity.....	8.99	9.25	53	4.76	3.19	69	5.63	4.14	71	8.62	6.46	80	9.34	7.33	77	
Percent of Dividends Paid																
Dividends from bank subsidiaries	125.45	160.45	46	291.09	130.19	85	208.94	132.17	75	228.75	178.13	65	182.80	157.73	55	
Dividends from nonbank subsidiaries	0.13	6.19	54	0.23	3.74	65	0.21	3.41	60	0.36	7.53	52	0.37	7.13	60	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries	125.57	213.42	36	291.33	167.02	82	209.15	174.85	70	229.11	260.40	54	183.17	215.26	43	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	17.13	43.30	21	56.22	61.85	45	36.70	60.28	29	27.91	66.55	19	22.35	60.71	15	
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18	
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47	
Operating income from bank subsidiaries.....	17.13	48.70	20	56.22	71.13	43	36.70	62.88	28	27.91	69.36	17	22.35	63.43	14	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	4.52	66.90	27	8.68	52.29	44	7.30	56.39	39	12.26	82.95	35	25.57	51.40	46	
Interest income from nonbank subsidiaries.....	244.09	2.38	96	213.56	4.57	97	221.23	7.38	96	163.02	20.25	91	157.94	18.56	93	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	248.62	94.31	85	222.24	70.62	87	228.53	79.84	86	175.28	150.41	72	183.51	99.33	80	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56		
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95		
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43		
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01		
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	62.37	72.55	24	86.60	68	44	81.76	69.76	36	80.30	67.32	36	84.53	65.18	41	
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	62.37	82.68	21	86.60	80.80	31	81.76	82.20	26	80.30	78.80	29	84.53	74.20	33	
Dividends from nonbank subsidiaries	0.06	3.56	50	0.07	2.36	59	0.08	1.95	55	0.13	2.65	50	0.17	2.57	58	
Interest income from nonbank subsidiaries.....	3.39	0.20	93	1.72	0.90	87	2.48	0.73	88	1.67	1.19	84	1.06	2.32	81	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	3.45	5.69	64	1.79	5.80	61	2.56	4.70	67	1.79	7.29	56	1.23	7.64	60	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			624.44	87.87	93
Loans and advances from subsidiaries / Total debt	30.93	28.03	63	30.21	27.05	60	30.23	27.08	60	25.77	28.33	59	53.62	26.53	76	